

Some of the sponsorships over the last six months.

Granite Hill Quity State Championships **Beaufort Fairy Wrens** Waubra Primary School Waubra Community Hub **Beaufort & District Adult Riders** Beaufort Community House & Learning Centre Grenville Cricket Club Beaufort Agricultural Show **Beaufort Municipal Band Beaufort Primary School** SA Bushfire Appeal **Skipton Progress Association** Skipton Golf & Bowls Club

Burrumbeet Park and Windermere Racing Club

Pyrenees Arts Council

Skipton CFA

New Branch Manager.



Pedita Van Hees commenced her role as Branch Manager on 11 January this year. Pedita has worked in banking and finance at Dunkeld & District Community Bank® Branch for the last five years and her experience includes personal finance, business finance, insurance and everyday

banking.

Pedita is excited to be working at Beaufort Community Bank® Branch and supports the local community to be bigger and better. She is committed to the bank's unique approach and urges locals to come into the Community Bank® branch and meet with her to discuss all their banking needs.

Pedita replaces previous Branch Manager Simon Robinson who was with the branch for three years. We wish Simon all the best in his future endeavours and thank him for his years of service with us.

Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at bendigobank.com.au before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

Beaufort Community Financial Services Limited 17 Lawrence Street, Beaufort VIC 3373 ABN 53 097 961 058 Directors: Tim Chandler (Chairman) Jayne Briody, Sharon Roxburgh, Alec Carson, Robert Byrne, Nigel Ponder, Nick Shady, Stephen Crook and Kate Joss.



Beaufort Community Bank[®] Branch

\$1 million returned to our community.

On 29 July 2015 the Beaufort and district community celebrated \$1 million of grants, sponsorships and dividends made from the Beaufort **Community Bank®** Branch, since it was established in 2002.

We reached the \$1 million milestone by handing a \$10,000 donation to Beaufort Historical Society for refurbishment of Camp Hill reserve. The \$1 million project was selected by a community vote with more than 450 votes received.

The celebrations were held at the Beaufort **Community Bank**[®] Branch complex with large crowd from all over the community in attendance.

The \$1 million contributed to our community is a phenomenal achievement and makes a big difference. Thanks to the support of our shareholders, branch staff, volunteer Board and customers, we have grown into be one of the biggest sources of community funding in Beaufort.



2015 Youth Advisor – Bianca Gerrard.



Bianca Gerrard was our Young Director to the Board for 2015. She attended monthly meetings as well as other numerous

events throughout her reign on the Board.

She attended the Magic Moments Youth Leadership and Business Summit camp in Sydney during the July School holidays with all costs being covered by Beaufort Community Bank® Branch and Beaufort Youth Foundations, Bianca presented confidently to a large crowd of approximately 60 attendees regarding her experience as a Young Director at our AGM in November and she chose to direct funds from the Vic Abdilla Memorial Fund towards art supplies including a drying rack, eight tabletop easels and two drawing boards to the Beaufort Secondary College art room. The money comes from a Memorial Fund named after a previous Director who died in 2006.

We thank Bianca for her time on the Board and her contributions as Young Director. She went above and beyond her requirements for the year and it was a pleasure having her on the Board. We now wish her all the best with her studies and education for the future.

Happy hours within the district.



Board members held a couple of Happy Hours again last year in Snake Valley on Wednesday 6 May and in Waubra on 5 August 2015. The Happy Hours are part of a series of meetings held by the Board in surrounding districts in order for the residents of the community to meet our dedicated team.

Board member and Snake Valley resident Alec Carson helped to draw in the 25 local people in attendance at Snake Valley who were representing clubs and organisations or there for their own personal benefit. Drinks and nibbles were provided by the staff of the Royal Hotel.

Michael O'Beirne received sponsorship on behalf of Carngham Linton Football Netball Club for \$250 as part of a continuing agreement which will assist with Football jumpers. This year we also presented Norman Davies from the Snake Valley Golf Club with \$200 for their annual Charity Day being held in July.

At the Waubra evening Waubra Primary School Principal Cameron Landry and School Captains Jaelyn Brand and Isabella Machin received a cheque for \$300 for the Waubra FAST program which they are coordinating.

Both nights were well received in the community and the Board hope to continue the theme of these evenings in 2016 by heading to Buangor in May.



AGM

On 12 November we held our 14th AGM at the Beaufort **Community Bank**[®] Branch Complex with over 60 people in attendance.

We said goodbye to our Branch Manager Simon Robinson who was with us for three years as well as past Directors Megan Read and John Athorn who retired. We welcomed three new Directors, Steven Crook, Nick Shady and Kate Joss onto the Board and we wish them all the best with their role.



Stephen Crook

Stephen has numerous qualifications including a Graduate Certificate in Public Sector Management, Diploma in Frontline Management, Certificate IV in Workplace training and Certificate IV in Human Resource Management. His previous roles have included supervision of a naval

combat information centre, Manager of a State Emergency Communications Centre and Operations Manager of Victorian Bushfire Information Line.

Stephen is married to Georgina and has two daughters Rachel and Samanatha. Stephen and his family reside on a small hobby farm at Glenbrae.



Kate Joss

Kate holds a Bachelor of Business in Tourism Management and currently works as an Events Manager at the City of Ballarat. She and her husband Michael live on a farm just outside of Beaufort and they are expecting their first child in July. Kate loves getting into the farm work on weekends, but if there is an

event on in town, chances are that is where she will be.



Nick Shady

Nick has 25 years' experience in a farming business and holds a Masters in Business and Administration. He also holds many Director and Executive positions on different local Boards and is an Author and Business Mentor. Nick lives in Ballarat with his wife Ayesha Hilton and two children Grace and

Spencer. He grew up in Skipton and farms 950 hectares in the Wallanduc Lismore area.

Company Secretary

Jayne Briody, Director of the Board has been appointed joint Company Secretary with Tricia Collins. This will enable Jayne and Trish to work together and relieve each other when one is unable to attend meetings or if either of them are away for a length of time. Their contact details are 5349 1515 or email secretary.bcfs@gmail.com



Grants

Funds to the value of \$19,788 were distributed to 9 nine local community groups through the Beaufort Community Grants program at a presentation evening on 12 November. Congratulations to the following organisations:

Beaufort Catholic Community Multi -function printer \$860

Business for Beaufort Festive Beaufort **\$2,000**

Beaufort & Skipton Health Services Foundation Renovations to Mechanics Institute **\$5,000**

Burrumbeet CFA Communications upgrade \$448

Beaufort Girl Guides Outdoor renovations to hall \$1,500

Burrumbeet Racecourse & Recreation Reserve Disability access improvements and public toilet repairs \$1,000

CFA Crossroads Fire Brigade Emergency Water tanks \$3,500

Buangor Primary School Community Camp Kitchen **\$4,000**

Beaufort Secondary College Balance of cushions for students \$1,480



Updating shareholder details.

We have been revisiting ways in which we can make it easier for our shareholders to receive ongoing important information. In order to "move with the times" and make it more cost effective from our end, we are offering to provide information to our shareholders electronically.

Information which will be sent out electronically will include our biannual newsletter, all documentation associated with the Annual General Meeting (AGM) including our Annual Report and any other correspondence or news which should be shared with you.

If you are interested in receiving mail outs electronically and updating our data base then please provide your email address to secretary. bcfs@gmail.com together with your telephone details.



\$10.5 million in lost super in the Beaufort and surrounding area!*

How much of that is yours?

Ask how we can help.



Bigger than a bank.

bendigobank.com.au/ superannuation

*Sourced From: Lost super data by post code / Australian Taxation Office. ATO website is correct as at 30/06/2015. www.ato.gov.au/About-ATO/Research-and-statistics/In-detail/Super-statistics/Super-accounts-data/Lost-super-data-by-postcode/ Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. S53292_01 (296010_v1) (9/03/2016)



Beaufort Community Bank® Branch

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